What Does ARHealth Cover?

ARHealth is a comprehensive "POS Styled" health plan which combines the plan design of an HMO, POS and PPO plan. Members have the option of the ARHealth Plan offered through both **Health Advantage** and **NovaSys Health** or the ARHealth HD PPO (an HSA qualified high deductible PPO) which is also offered through **NovaSys Health**.

Apple Icon indicates Wellness Benefit

2008 Plan Year - Summary of Common Services

Covered Benefits and Services*	ARHealth			ARHealth HD PPO	
	In-Network Copayment	In-Network Coinsurance	Out-of-Network Coinsurance	In-Network Coinsurance	Out-of-Network Coinsurance
Deductible - Individual	-	$0	$1,000	$1,250	$3,000
Deductible - Family	-	$0	$2,000	$2,500	$6,000
Annual Coinsurance Limit - Individual (after deductible)	-	$1,000	$5,000	$2,500	$5,000
Annual Coinsurance Limit - Family (after deductible)	-	$2,000	$10,000	$5,000	$10,000
Lifetime Maximum	-	-	$1,000,000	-	$1,000,000
Physician / Specialist Services					
Primary Care Physician Office Visit	$25	0%	40%	20%	40%
Specialist Office Visit / Specialty Care Services	$35	0%	40%	20%	40%
Other Physician Services provided under Out-Patient or In-Patient Care	$0	10%	40%	20%	40%
Pharmacy Benefit					
Prescription - Generic - Tier I	$10	0%	0%	20%	20%
Prescription - Preferred - Tier II	$30	0%	0%	20%	20%
Prescription - Non-Preferred - Tier III	$60	0%	0%	20%	20%
Prilosec OTC	$5	0%	0%	20%	20%
Hospital Services					
In-Patient Services	$250	10%	40%	20%	40%
Out-Patient Surgical Services	$100	10%	40%	20%	40%
Diagnostic Services (including lab and X-ray)	$0	10%	40%	20%	40%
Emergency Care Services					
ER Visit, Urgent Care Center, Observation	$100	0%	0%	20%	20%
Preventive Care Services					
Physical Exams / Preventive Care	$0	0%	Not Covered	0%	Not Covered
Well Baby / Child Care Visits	$0	0%	Not Covered	0%	Not Covered
Immunizations	$0	0%	Not Covered	0%	Not Covered

* Above is a summary of common services - Please refer to the Schedule of Benefits for full details, limitations and exclusions